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In the Claims

Please replace all prior listings of claims with the following:

1. (Currently amended) A system for sharing information among provider systems An information distribution system for use in a system in which a user device is in communication with a plurality of provider systems including at least first and second provider systems, each provider system being operable to process a transaction initiated by the user device, each transaction comprising a provision of information by the user device, the information provided for a transaction with the first provider system comprising a first component of information which is also useful for a transaction with the second provider system, the information distribution system comprising:

an interface which receives the for receiving information from one or more users to support a plurality of transactions each of which is performed with at least one of a plurality of provider systems provided by the user device;

a database, in communication with the interface, in which the received information is stored; and

an information manager <u>in communication</u> with the database and the plurality of provider <u>systems</u> which is operable to <u>identify</u> the first component of information from among the <u>information</u> provided by the user device and provide the <u>received information</u> to the plurality of <u>first component of information to the first and second</u> provider systems, <u>based upon the transaction performed</u>.

- 2. (Currently amended) The <u>information distribution</u> system according to claim 1, wherein the interface is a network interface coupled to a network including one or more clients.
- 3. (Currently amended) The <u>information distribution</u> system according to claim 1, wherein the database is a relational database (RDBMS).
- 4. (Currently amended) The <u>information distribution</u> system according to claim 1, wherein the <u>system provides</u> the <u>received information</u> to the <u>plurality of provider systems information</u> manager identifies the first component of information based upon a mapping between fields

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<u>components</u> of the received information and <u>components</u> expected fields of the <u>by the first and second</u> provider <u>systems</u>.

- 5. (Currently amended) The <u>information distribution</u> system according to claim 1, wherein the <u>manager is operable to associate a plurality of fields of the received information as a group,</u> and perform operations on the group <u>first component of information comprises a plurality of data fields provided by the user device.</u>
- 6. (Currently amended) A In a system in which a user device is in communication with a plurality of provider systems including at least first and second provider systems, each provider system being operable to process a transaction initiated by the user device, each transaction comprising a provision of information by the user device, the information provided for a transaction with the first provider system comprising a first component of information which is also useful for a transaction with the second provider system, a method for sharing information among provider systems, comprising:
- (A) receiving the information from one or more users to support a plurality of transactions, each of which is performed with at least one of a plurality of provider systems provided by the user device;
 - (B) storing the information; and
- (C) identifying the first component of information from among the information provided by the user device; and
- (D) providing the received <u>first component of</u> information to <u>both</u> the <u>plurality of first</u> and second provider systems. <u>based upon the transaction performed.</u>
- 7. (Currently amended) The method according to claim 6, wherein the step of receiving act

 (A) further comprises receiving the information over a communication network.
- 8. (Currently amended) The method according to claim 6, wherein the step of storing act
 (B) further includes storing the information in a database.

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9. (Currently amended) The method according to claim 6, further comprising providing the received information to the plurality of provider systems wherein the act (C) further comprises identifying the first component of information based upon a mapping between fields components of the received information and components expected fields of the by the first and second provider systems.

- 10. (Currently amended) The method according to claim 6, further comprising associating a plurality of fields of the received information as a group and performing operations on the group wherein the first component of information comprises a plurality of data fields provided by the user device.
- 11. (New) At least one computer-readable medium having instructions encoded thereon, which instructions, when executed in a system in which a user device is in communication with a plurality of provider systems including at least first and second provider systems, each provider system being operable to process a transaction initiated by the user device, each transaction comprising a provision of information by the user device, the information provided for a transaction with the first provider system comprising a first component of information which is also useful for a transaction with the second provider system, a method for sharing information among provider systems, perform a method comprising:
 - (A) receiving the information;
 - (B) storing the information received from the user device;
- (C) identifying the first component of information from among the information provided by the user device; and
- (D) providing the first component of information to both the first and second provider systems.
- 12. (New) The at least one computer-readable medium according to claim 11, wherein the act (A) further comprises receiving the information over a communication network.
- 13. (New) The at least one computer-readable medium according to claim 11, wherein the act (B) further includes storing the information in a database.

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14. (New) The at least one computer-readable medium according to claim 11, wherein the act (C) further comprises identifying the first component of information based upon a mapping between components of the received information and components expected by the first and second provider systems.

- 15. (New) The at least one computer-readable medium according to claim 11, wherein the first component of information comprises a plurality of data fields provided by the user device.
- 16. (New) The at least one computer-readable medium of claim 11, wherein the system further comprises a third provider system, the information provided by the user device further comprises a second component of information which is useful for a transaction with the first and third provider systems, the act (C) further comprises identifying the second component of information from among the information provided by the user device, and the act (D) further comprises providing the second component of information to the first and third provider systems.
- 17. (New) The at least one computer-readable medium of claim 11, wherein the act (B) further comprises storing a plurality of attributes for the first component of information, the plurality of attributes including first and second attributes, the first attribute defining a format for providing the first component of information to the first provider system, the second attribute defining a format for providing the first component of information to the second provider system, and wherein the act (D) further comprises providing the first component of information to the first provider system as defined by the first attribute and to the second provider system as defined by the second attribute.
- 18. (New) The information distribution system of claim 1, wherein the system further comprises a third provider system, the information provided by the user device further comprises a second component of information which is useful for a transaction with the first and third provider systems, and the information manager is further operable to identify the second component of information from among the information provided by the user device and provide the second component of information to the first and third provider systems.

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19. (New) The information distribution system of claim 1, wherein the database stores a plurality of attributes for the first component of information, the plurality of attributes including first and second attributes, the first attribute defining a format for providing the first component of information to the first provider system, the second attribute defining a format for providing the first component of information to the second provider system, and wherein the information manager is further operable to provide the first component of information to the first provider system as defined by the first attribute and to the second provider system as defined by the second attribute.

- 20. (New) The method of claim 6, wherein the system further comprises a third provider system, the information provided by the user device further comprises a second component of information which is useful for a transaction with the first and third provider systems, the act (C) further comprises identifying the second component of information from among the information provided by the user device, and the act (D) further comprises providing the second component of information to the first and third provider systems.
- 21. (New) The method of claim 6, wherein the act (B) further comprises storing a plurality of attributes for the first component of information, the plurality of attributes includes first and second attributes, the first attribute defines a format for providing the first component of information to the first provider system, the second attribute defines a format for providing the first component of information to the second provider system, and wherein the act (D) further comprises providing the first component of information to the first provider system as defined by the first attribute and to the second provider system as defined by the second attribute.